

REMARKS

The Office Action mailed October 17, 2007 has been received and carefully considered. Claims 61-62, 64-65, 70, 74 and 78 have been amended. Claims 1, 6-8, 10, 12-13, 15-21, 23-25, 28-30, 34, 37, 39-43, 45-46, 49-58, 60-65, and 66-78 are currently pending in the present application. It is believed that this Amendment, in conjunction with the following remarks, places the application in immediate condition for allowance.

A. The Rejection of Claims 61-62 and 64-65 under 35 § 112, first paragraph

Claims 61-62 and 64-65 stand rejected under 35 U.S.C. § 112, first paragraph, as allegedly failing to comply with the enablement requirement. While Applicants respectfully disagree with the Examiner, claims 61-62 and 64-65 have been amended to remove the language for which the Examiner requested clarification.

Claims 61 and 64 have been amended to remove the language "said CTI server adapted to automatically notify an application program running at said receiver of the existence of said unit of work record." Similarly, claims 62 and 65 have been amended to remove the language "wherein said application program automatically notifies said CTI server that said unit of work record has been updated and is available to be accessed during a next transaction."

Therefore, Applicants respectfully submit that the rejection is overcome and claims 61-62 and 64-65 are in condition for allowance.

B. The Rejection of Claims 70, 74 and 78 under 35 § 112, second paragraph

Claims 70, 74 and 78 stand rejected under 35 U.S.C. § 112, second paragraph, as allegedly failing to particularly point out and distinctly claim the subject matter which application regards as the invention. While Applicants respectfully disagree with the Examiner, claims 70, 74 and 78 have been amended to remove the language for which the Examiner requested clarification. Applicants note that the rejection states claim 79 is rejected. However, claim 79 does not exist in the Application. Applicants assume the Examiner intended to refer to claim 78 and the rejection will be address as such.

Claims 70, 74 and 78 have been amended to remove the language "loan condition." Therefore, Applicants respectfully submit that the rejection is overcome and claims 70, 74 and 78 are in condition for allowance.

C. The Anticipation Rejection of Claims 1, 6-8, 10, 12-13, 15-21, 23-25, 28-30, 34, 37, 39-43, 45-46, 49-58 and 60-78

Claims 1, 6-8, 10, 12-13, 15-21, 23-25, 28-30, 34, 37, 39-43, 45-46, 49-58 and 60-78 stand rejected under 35 U.S.C. § 102(3), as allegedly being anticipated by U.S. Patent No. 6,553,133 (Dhir).

The filing date and earliest priority date of U.S. Patent No. 6,553,133 (Dhir) is July 9, 1999. The present application is a continuation of U.S. Patent Serial No. 09/378,515 which was filed August 20, 1999. Additionally, Applicants submit herewith a declaration of Alan R. Truitt under 37 C.F.R. § 1.131 that establishes reduction to practice prior to the effective date of U.S. Patent No. 6,553,133 (Dhir) as required by 37 C.F.R. § 1.131(b). In accordance with MPEP section 715.07, section II, the dates on Exhibit A and Exhibit B have been blocked off.

Therefore, Applicants respectfully submit, for at least the reasons stated above, that Dhir does not anticipate the pending claims and that the present rejections are overcome.

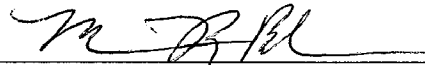
CONCLUSION

Applicants respectfully submit that the above amendments and remarks place the pending claims in condition for allowance. Therefore, a Notice of Allowance is respectfully requested. If there are any outstanding issues, the undersigned can be reached directly at (858) 720-2554.

Respectfully submitted,

PAUL, HASTINGS, JANOFSKY & WALKER LLP

Date: December 14, 2007

By: 

Martin R. Bader

Registration No. 54,736

PAUL, HASTINGS, JANOFSKY & WALKER LLP

Customer Number: 36183

P.O. Box 919092

San Diego, CA 92191-9092

Telephone: (858) 720-2500

Facsimile: (858) 720-2555